

What is Claimed is:

1. A system for providing remote access to a automated financial transaction machine, comprising:

an automated financial transaction machine having a magnetic card reader;
receiving means for receiving data transmitted via a electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

2. The system as defined in claim 1, wherein the automated financial transaction machine is an automatic banking machine.

3. The system as defined in claim 1, wherein the user identification data includes an financial account number.

4. The system as defined in claim 1, wherein the receiving means receives electromagnetic data in a wavelength selected from the group consisting of:

radio frequency;
ultrasonic; and
infra-red.

5. The system as defined in claim 1, wherein electronic circuitry that carries out the functionality of the remote access unit is contained within a single integrated circuit.

6. The system as defined in claim 1, wherein the remote access unit includes means for formatting the user identification data into a data packet for transmission to the receiving means.

7. The system as defined in claim 1, wherein the remote access unit further includes a second transmit button.

8. The system as defined in claim 7, further including means responsive to the transmit button and the second transmit button for determining a function to identify by the transmitter.

18. A computer readable storage medium containing program code for controlling the operation of a system for providing remote access to a automated financial transaction machine, the system comprising:

an automated financial transaction machine;

receiving means for receiving data transmitted via a electromagnetic waves;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

08825576-033497

19. A computer readable storage medium containing program code for accessing an automated financial transaction machine by executing steps comprising the steps of:

depressing a manually-operative transmit button of a remote-access unit.

retrieving predefined user identification information from an internal memory of the remote access unit;

formatting the retrieved user identification information into a predefined signal for transmission;

transmitting a low-power radio frequency electromagnetic signal including the formatted user identification information;

receiving the transmitted radio frequency electromagnetic signal at a automated financial transaction machine;

verifying that acceptable information received from the radio frequency transmission; and

accessing the user's financial account.

08825576-033497

Add B3

Add E1

ADD C1